

<i>SERFF Tracking Number:</i>	<i>PHYS-126616893</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>45602</i>
<i>Company Tracking Number:</i>	<i>PMA3409</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>LTC</i>		
<i>Project Name/Number:</i>	<i>PMA3409/PMA3409</i>		

Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: LTC	SERFF Tr Num: PHYS-126616893	State: Arkansas
TOI: LTC03I Individual Long Term Care	SERFF Status: Closed-Filed	State Tr Num: 45602
Sub-TOI: LTC03I.001 Qualified	Co Tr Num: PMA3409	State Status: Closed
Filing Type: Advertisement		Reviewer(s): Marie Bennett, Harris Shearer
	Authors: Sonya Dickey, Sara Magee-Garcia	Disposition Date: 06/16/2010
	Date Submitted: 05/06/2010	Disposition Status: Filed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: PMA3409	Status of Filing in Domicile: Pending
Project Number: PMA3409	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Filed in Nebraska on 5/6/2010.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 06/16/2010	Explanation for Other Group Market Type:
	State Status Changed: 06/16/2010
Deemer Date:	Created By: Sara Magee-Garcia
Submitted By: Sara Magee-Garcia	Corresponding Filing Tracking Number: PMA3409
Filing Description:	
RE: Long Term Care Insurance Advertisements	
Invitations to Inquire: PMA3409, PMA3410, PMA3414	

Attached are copies of the above referenced material for your review and approval. This material will be used to create an interest in the following Long Term Care insurance policies:

POLICY APPROVAL DATE:

P145AR 8-11-04

SERFF Tracking Number: PHYS-126616893 State: Arkansas
Filing Company: Physicians Mutual Insurance Company State Tracking Number: 45602
Company Tracking Number: PMA3409
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: LTC
Project Name/Number: PMA3409/PMA3409
P146AR 8-11-04
P147AR 8-11-04
P148AR 8-11-04

The material would be sent to our current Physicians Life Insurance Company Medicare Supplement policyowners in order to inform them of the discounts available by purchasing additional coverage with the Company.

If you have any questions concerning the material, please contact me at the above address or call me at 1-800-228-9100, option 1, option 6, extension 2633 or at (402) 930-2633. You can also contact me via email at Sara.Magee-Garcia@physiciansmutual.com. Your assistance in getting this material approved for use in your State is greatly appreciated.

Company and Contact

Filing Contact Information

Sara Magee-Garcia, Advertising Compliance sara.magee-garcia@physiciansmutual.com
Coordinator
2600 Dodge Street 402-930-2633 [Phone]
Omaha, NE 68131 402-633-1096 [FAX]

Filing Company Information

Physicians Mutual Insurance Company CoCode: 80578 State of Domicile: Nebraska
2600 Dodge Street Group Code: 367 Company Type:
Omaha, NE 68131 Group Name: State ID Number:
(402) 633-1188 ext. [Phone] FEIN Number: 47-0270450

Filing Fees

Fee Required? Yes
Fee Amount: \$150.00
Retaliatory? No
Fee Explanation: \$50 per form, 3 forms included
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$150.00	05/06/2010	36285633

<i>SERFF Tracking Number:</i>	<i>PHYS-126616893</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>45602</i>
<i>Company Tracking Number:</i>	<i>PMA3409</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>LTC</i>		
<i>Project Name/Number:</i>	<i>PMA3409/PMA3409</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	06/16/2010	06/16/2010

<i>SERFF Tracking Number:</i>	<i>PHYS-126616893</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>45602</i>
<i>Company Tracking Number:</i>	<i>PMA3409</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>LTC</i>		
<i>Project Name/Number:</i>	<i>PMA3409/PMA3409</i>		

Disposition

Disposition Date: 06/16/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>PHYS-126616893</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>45602</i>
<i>Company Tracking Number:</i>	<i>PMA3409</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>LTC</i>		
<i>Project Name/Number:</i>	<i>PMA3409/PMA3409</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	PMA3409		Yes
Form	PMA3410		Yes
Form	PMA3414		Yes

SERFF Tracking Number:	PHYS-126616893	State:	Arkansas
Filing Company:	Physicians Mutual Insurance Company	State Tracking Number:	45602
Company Tracking Number:	PMA3409		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	LTC		
Project Name/Number:	PMA3409/PMA3409		

Form Schedule

Lead Form Number: PMA3409

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	PMA3409	Advertising	PMA3409	Initial			PMA3409.pdf
	PMA3410	Advertising	PMA3410	Initial			PMA3410.pdf
	PMA3414	Advertising	PMA3414	Initial			PMA3414.pdf

Money-Saving Discounts

For customers of Physicians Life Insurance Company

Your Loyalty Counts!

When you purchase insurance from us, you become part of a community that is listened to and treated with respect. We value our customers and manage our products with the expectation that you will own them for life. Because you bought our Medicare Supplement insurance, you can qualify for a lifetime of savings!

You can save up to 15% on your Medicare Supplement premiums:

- ✓ **Save 10%** if you own a Long-Term Care policy from Physicians Mutual Insurance Company
- ✓ **Save 5%** if you own an Annuity from Physicians Life Insurance Company
- ✓ **And, of course, you save \$5 each month** when you pay by Automatic Bank Withdrawal

Ask your insurance agent/producer for more details!

An insurance agent/producer will provide complete details about these valuable options, including costs and limitations. Product availability may vary by state.

Policy Kinds: P145, P146, P147, P148; AP100, AP110, AP111, AP112, AP114, AP116
LA: P145LA, P146LA, P147LA, P148LA
NC: P145BB, P146BB, P147BB, P148BB
OK: P145OK, P146OK, P147OK, P148OK; AP110X, AP111X, AP112X, AP114X, AP116X

*Physicians Mutual Insurance Company and Physicians Life Insurance Company are members of the Physicians Mutual family.

PMA3409 AR: Insurance Producer License # _____

Save Money Now and In The Future!

Planning just makes good sense. We don't know what tomorrow holds. Just because you're healthy today doesn't mean you will be tomorrow. Preparing now with insurance protection you need for tomorrow is the smart thing to do.

Long-term care insurance helps protect your family — by helping them take care of you better and longer when you need it. Many long-term care costs are not covered by Medicare. But we offer long-term care insurance options to *fit your needs and your budget*.

Annuity products can help you turn your hard-earned savings into a lifetime income — all while protecting the money you've worked so hard to save. You can earn a competitive rate on your account value, defer taxes and choose how long you want to receive an income — it's all up to you!

We Make It Easier

You owe it to yourself — and your pocketbook — to learn about the wide range of products available from the Physicians Mutual family* and how we can help you plan for tomorrow.

We're committed to giving you everything you need, nothing you don't. We listen to your needs and understand them before recommending a product. That's what **Insurance for all of us®** is all about.

Money-Saving Discounts

For customers of Physicians Life Insurance Company

Your Loyalty Counts!

When you purchase insurance from us, you become part of a community that is listened to and treated with respect. We value our customers and manage our products with the expectation that you will own them for life. Because you bought our Medicare Supplement insurance, you can qualify for a lifetime of savings!

You can **save up to 15%** on your Medicare Supplement premiums:

- **Save 10%** if you own a Long-Term Care policy from Physicians Mutual Insurance Company
- **Save 5%** if you own an Annuity from us
- **And, of course, you save \$5** each month when you pay by Automatic Bank Withdrawal

An insurance agent/producer will provide complete details about these valuable options, including costs and limitations. Product availability may vary by state. Policy Kinds: P145, P146, P147, P148; AP100, AP110, AP111, AP112, AP114, AP116

LA: P145LA, P146LA, P147LA, P148LA. NC: P145BB, P146BB, P147BB, P148BB. OK: P145OK, P146OK, P147OK, P148OK; AP110X, AP111X, AP112X, AP114X, AP116X

For more details,
ask your insurance
agent/producer!

[Agent/Producer Name]
[1-800-999-9999]

Physicians Mutual Insurance Company®
Physicians Life Insurance Company®
members of the Physicians Mutual family



Physicians
Mutual®

Insurance for all of us.®

[AddressLine1xxxxxxxxxx, AddressLine2xxxxxxxx, City, XX 99999]
[Telephone1: 999-999-9999 Telephone2: 999-999-9999]

Dear [Mr./Ms. Med Supp Life Customer],

Your Loyalty Counts!

When you purchase insurance from us, you become part of a community that is listened to and treated with respect. We value our customers and manage our products with the expectation that you will own them for life. **Because you bought our Medicare Supplement insurance from Physicians Life Insurance Company, you can qualify for a lifetime of savings!**

Save Money

**Now and
In the Future!**

You can **save up to 15%** on your Medicare Supplement insurance policy premiums:

- **Save 10%** if you own a Long-Term Care policy from Physicians Mutual Insurance Company
- **Save 5%** if you own an Annuity from Physicians Life
- **And, of course, you save \$5** each month when you pay by Automatic Bank Withdrawal

To learn more, please call me at [1-800-XXX-XXXX]. I hope to hear from you soon!

[Variable
Photo]

Sincerely,

[Name], Insurance [Agent/Producer]
[emailaddress@emailaddress.com]
[AR Insurance Producer License# XXXX]

*Why wait?
Call me today!*

An insurance agent/producer will provide complete details about these valuable options, including costs and limitations. Policy availability may vary by state.

Policy Kinds: P145, P146, P147, P148; AP100, AP110, AP111, AP112, AP114, AP116

LA: P145LA, P146LA, P147LA, P148LA

NC: P145BB, P146BB, P147BB, P148BB

OK: P145OK, P146OK, P147OK, P148OK; AP110X, AP111X, AP112X, AP114X, AP116X